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ABSTRACT

These materials provide information on conducting small business training seminars for veterans. First, a discussion is presented of the development of the guide based on 1983 field testing of the seminar and evaluations conducted by Small Business Administration (SBA) officials, the seminar contracts, and trainers. The next sections deal with the focus and length of the veterans seminars and provide organizational details on registration procedures, meeting sites, speakers/trainers, publicity, and follow-up and evaluation procedures. Following a list of handouts and resources for the seminar, a sample agenda is provided and each of the seminar sessions is explained. Tips on networking and a checklist for speakers/trainers are followed by training outlines for six topics: (1) business planning; (2) marketing and promoting your business; (3) financial management; (4) record keeping; (5) law, taxes, and insurance; and (6) home-based businesses. Each training outline lists goals, objectives, handouts, equipment needs, and the agenda for discussion. Finally, a budget checklist, sample registration form, and seminar evaluation form are provided. (HB)

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U.S. Small Business Administration
Office of Management Assistance

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VETERANS IN SMALL BUSINESS

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Under Contract to the U.S. Small Business Administration

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NATIONAL SMALL BUSINESS NSBTN TRAINING NETWORK

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VETERANS IN SMALL BUSINESS TRAINING

This guide is the result of considerable effort on the part of the U.S. Small Business Administration and four contractors who field tested Veterans In Small Business Training seminars around the country in FY 1983. Following each of the meetings, half-day evaluations were conducted by SBA officials, the contractors, and other experienced trainers. The attached guide is the product of those evaluation sessions.

The best that was offered in the four seminars is included in this guide, along with additional suggestions and ideas designed to improve the delivery of services to veterans, particularly Vietnam veterans. The guide covers such topics as networking, publicity, planning and time management, selection of the meeting site, selection of the trainers/speakers, and registration tips. In addition, the guide contains a sample agenda and a list of budget items to be taken into consideration, a sample registration form, a planning checklist for trainers/speakers, a list of handouts for all registrants, and pertinent notations on each of the sessions listed on the agenda.

As you can see, this guide is a part of a larger series of curriculum guides. This training model is designed to take advantage of the other guides in this series. Topics listed on the sample agenda are a part of the curriculum guides, and trainers/speakers may use the handouts that are a part of those guides. A complete outline of how to use the curriculum guide is included in the sections "Agenda Keys" and "Notes to the Trainers/Speakers."

In addition, there is a section in the curriculum guides called "Resources." You will find books, pamphlets, magazines articles, and other types of resources that your trainers/speakers may use to augment their own materials and those they will copy from the curriculum guides.

The Focus

The evaluators stated that any subsequent meetings should center on management training. The SBA considers itself a "lender of last resort" because small business owners are much better off developing a business relationship with their local banks or other lenders. The fact is, no matter how much money is poured into a business, it will fail it it is managed poorly. The evaluators determined, then, that management skills should be the most important focus of future training efforts.

In addition to the training topics suggested in this guide (Business Planning, Financial Management, Basic Management Skills, Home-Based Businesses, Marketing and Promoting Your Ideas, Recordskeeping, and Business Law, Taxes, and Insurance), several specialized courses may be developed and run either concurrently or at other times. They include procurement (contracting with local, state, and federal governments) and importing/exporting. The American Association of Community and Junior Colleges is currently developing, under contract to the Women Business Owners division of the SBA, 1 1/2 hour training courses on procurement, business planning, pre-assessment skills, and home-based businesses. Contact AACJC or the Women Business Owners division of the SBA for additional information concerning the courses. They may be useful in your planning and implementation process.

Length of the Sessions

The agenda is organized so that host institutions and the SBA may decide to hold either a one- or two-day session. The first may be for veterans who never have run a small business, and the second is for those already in a small business or who want to sharpen their skills. All of the seminars mentioned above ran on two-day tracks.

Organizational Details

Registration

Registration should be two-pronged: pre-registration and on-site registration. To make planning easiest for SBA and the host institution, pre-registration is encouraged. Pre-registration also encourages people to think this has more value than something they could just walk in off the street and attend.

Limit participation in the actual training sessions to a workable number (preferably no more than 30 each), but allow larger numbers into the Exhibitors' Fair. Serious current or future business owners will pre-register, and working with a serious group will be more productive for the registrants and for the trainers. Since six training sesions will be offered, this means that as many as 180 veterans may register for the training part of the meeting alone. A sample registration form is a part of this course guide.

No matter what type registration form you use, include the following:

- Date application was received.
- Name, address, and day/night telephone numbers of the veteran registrant.
- Designation whether new or current business owner.
- Selection of Exhibitors' Fair and/or training.
- Selection of first, second, and third choices of training courses.
- Date the veteran registrant wishes to attend training (if more than one day of training is scheduled).
- Sheet to return to the veteran registrant showing what courses he/she may attend and the complete schedule for the day's activities. (The schedule does not have to include the names of the speakers or trainers, but can be similar in form to the sample agenda contained in this guide.)
- Contact person, address, and phone number for the veteran registrant to have in case he/she has questions.

If there are openings for training sessions, allow walk-ins to register for them on a first-come, first-served basis.

On-site registration should be handled by more than one individual, especially if you are going to host an Exhibitors' Fair. You will need one person to check in pre-registrants and give them their packets, and you will need at least two to check in on-site registrants. If you are charging for the training, or for the luncheon, then you will need another person to collect money, write out receipts, and give attendees meal tickets. It is always helpful to have at least one more person around to be a "runner" if you need errands done or messages delivered at the last minute. Also, be sure you provide each veteran registrant, staff member, speaker, and trainer with a nametag.

Meeting Site

Use the following criteria when selecting a site. Be sure that you:

- Have one meeting room large enough to accommodate the full registration load.
- Have one exhibit area large enough for the Exhibitors' Fair and equipped with outlets for audiovisual equipment.
- Have easy access by both private and public transportation, and free parking if at all possible.
- Can assure easy access for handicapped registrants to all meeting/training sites, as well as to bathrooms, the luncheon, and closing reception.
- Locate a site on "neutral" territory: not a federal building, if possible.
- Arrange for security coverage of equipment, films, etc., if necesary, and notify security to open rooms, turn off alarms, etc.
- Locate training rooms that are airy, can be equipped with audio visual equipment, and are small enough for people to hear and interact with one another. Rooms that can be set up in circles, semi-circles, classroom style, or horseshoe shapes are best for training.
- Schedule no more than one activity at a time. (Concurrent training sessions are counted as one activity.) For example, do not serve refreshments in the back of a meeting room or locate the registration desk in the back of the general session room. People milling around and talking in the back of the room make it impossible for attendees to hear and for speakers to get their points across.
- Keep your attendees in close proximity to one another. Try not to schedule meetings on different floors of a building, or across the street from one another. This can be disruptive and confusing.
- Identify smoking and non-smoking areas in each room you use.
- Post signs and directionals for each meeting site.
- Ensure that required tables, chairs, microphones, podiums, or other physical equipment are available and in place before each meeting.
- Place microphones in the room so that questions from the audience can be heard by the attendees.
- Have facility ready 30-45 minutes before the session begins.
- Arrange to be available for an hour after the meeting to troubleshoot.
- Arrange for central telephone service so that someone can take messages for speakers, trainers, and attendees.

- Have a place for coats and/or umbrellas, if necessary.

- Have extra pencils and paper to hand out to attendees.

Speakers/Trainers

Your speakers and trainers should be both knowledgeable about their subject matter, and informed about who their audience will be. It is a good idea to get them all together before the meeting and give them a profile of veterans, particularly Vietnam veterans. The veteran image is varied and sometimes distorted, and it is important to stress that Vietnam veterans average 35 years of age and are attending these meetings because they are "about business."

Select speakers who are local business owners, SCORE/ACE chapter members, host institution faculty, local attorneys and accountants, or members of professional associations. Send speakers written confirmation with instructions on the topic, time, place, method of payment (if services are not donated), and name and number of contact person.

Provide speakers and trainers with the Speakers/Trainers Checklist, which outlines key items for them to remember as they prepare and deliver their training.

Following the meeting, send speakers a thank-you note and copy their employer, if appropriate.

Generating Publicity

- Use the Public Relations Model developed by the national office of the U.S. Small Business Administration. Contact the Veterans Affairs Officers or Assistant District Director of the nearest SBA District Office for details.

- Use college, SBA, local professional organization and veterans newsletters, local radio, television, and newspapers to publicize the training.

- Design and distribute individual flyers through the above sources, as well as through: mailings, inserts, fairs, shopping centers, banks, bowling alleys, churches, grocery stores, libraries, conventions, seminars, and meetings.

- Place free articles in newspapers (local-suburban, religious, ethnic), and buy ad space.

- Write and send press releases to newsletter publishers: civic and professional organizations, specialty organizations, religious and ethnic groups.

- Ask local, state, and federal government offices to post notices on their bulletin boards.

- Tape radio and television public service announcements (free), and buy time slots if necessary and affordable.

- Create an angle, and get invited to local television or radio talk shows.

- Make announcements at veterans organization meetings, local civic associations, shopping center associations, public seminars, etc.

Follow-Up

It is important for all concerned that follow-up activities be conducted. For the veteran registrants, follow-up activities may be in the form of future counseling or training. Their names may be given (with permission) to area training centers (e.g., community colleges or four-year colleges). SCORE/ACE counselors may want to contact and inform them of upcoming training events, etc.

Speakers/trainers need to be thanked and encouraged to continue to work with small business owners or future owners. Their assistance as community leaders may prove invaluable to the veteran business owners with whom they work, the Agency itself, and the host institution.

Thank exhibitors and all those who worked on the Exhibitors' Fair, and keep in touch with them about future activities in which you might want to involve them. Keeping in touch with them builds goodwill both for now, for veteran registrants, and for the future.

Evaluation

A sample (OMB-approved) evaluation form is a part of this packet. It is important that trainers/speakers, as well as veteran registrants, complete it and return it to the registration desk or a drop point in the Exhibitors' Fair. The evaluation will allow you to determine the success or failure of the training session, and tell you how to make improvements for the future.

VETERANS IN SMALL BUSINESS TRAINING

Handouts and Resources

In addition to any handouts speakers/trainers may have or develop on their own, encourage them to use those that are a part of the Small Business Management Training Curriculum Guide. Also a part of the guide are several pages of resources that include books, magazines, articles, films, and other materials of interest to both trainers/speakers and participants.

Always include the following handouts in the registration packets:

- List of Community Business Resources
- List of Training Resources
- List of Community Personal Resources
- List of State and Federal Resources
- SBA Free Publications (115A)
- SBA For Sale Publications (115B)
- Meeting Agenda
- Names, Addresses, and Telephone Numbers of Organizers, Speakers, and Trainers
- Evaluation Forms (see attached example)

NOTE: Attached is a list of community resources from which a number of the above handouts may be developed. It will be helpful if veteran registrants receive a copy of the blank community resources form so they can tailor the information to their own needs.

VETERANS IN SMALL BUSINESS TRAINING

Sample Agenda

8:00 a.m.	Registration and Continental Breakfast (1 hour)	Location
9:00 a.m.	General Session (45 minutes)	Location
	--Welcome by: SBA Representative Host Institution --Outline of Day's Activities --Special Announcements	
9:45 a.m.	Short Break (15 minutes)	
10:00 a.m.	Training Sessions (1 hour/15 minutes each)	Location
	--Business Planning --Marketing and Promoting Your Business --Financial Management	
11:15 a.m.	Training Sessions Repeated (1 hour/15 minutes each)	Location
	--Business Planning --Marketing and Promoting Your Business --Financial Management	
12:30 p.m.	Luncheon (1 1/2 hours)	Location
	--Organized by types of business. Registrants may sit with other business owners or prospective owners in like fields. --Guest Speaker	
2:00 p.m.	Training Sessions (1 hour/15 minutes each)	Location
	--Record$keeping --Law, Taxes, Insurance --Home-Based Businesses	
3:15 p.m.	Short Break (15 minutes)	
3:30 p.m.	Training Sessions Repeated (1 hour/15 minutes each)	Location
	--Record$keeping --Law, Taxes, Insurance --Home-Based Businesses	
4:45 p.m.	General Session (45 minutes)	Location
	--SBA Management Assistance Services --Future Classes and Training at Host Institution --Other Community Resources (SBDC's, SBI's, SCORE/ACE, PLATO, Chamber of Commerce, etc.)	
5:30 p.m. to 7:00 p.m.	Networking Reception (1 1/2 hours) --Participants may meet and talk in an informal, relaxed setting.	Location

VETERANS IN SMALL BUSINESS TRAINING

Agenda Keys

Registration and Continental Breakfast

The bulk of the registration activity should be limited to checking in veterans who have pre-registered, handing them their packets and agendas, familiarizing them with the training facility, and directing them to the area where coffee and the continental breakfast are being served. On-site registration can be kept to a minimum if the training activities are well publicized and an advance registration plan is implemented. However, there will be veterans who will register at the door.

Ask a local veterans' organization or a local business to provide the coffee and continental breakfast. Businesses often are eager to do this sort of thing for the free publicity, and many veterans' organizations see this as an extension of their community services work. Be sure you give the providers a written "thank you" in the program agenda, as well as thank them from the podium during the opening session.

Include a drop box for the attendee evaluation forms.

General Session -- Opening

Begin the training meeting on time, and do not run over into the next session. It is very important that the training sessions reflect an attitude of getting down to business. If the meetings are run in a disorganized fashion, the materials given and information imparted will be suspect. In terms of content, remember to focus on the development of sound management skills instead of loan packaging, and be sure your speakers do the same. You must set an example right from the start that says that running a business means being businesslike.

Present only two speakers at the beginning, one from the host institution, and one from the Small Business Administration (SBA). People are there for action and interaction. If you start by speaking at them instead of with them, you will lose them quickly to daydreaming or they may even leave. Fire them up with enthusiasm for the day's events, but at the same time, be honest about the work involved in being a small business owner. Quickly run through the day's activities, including the material in the packets, and make any announcements about changes in the program, etc. Do all of this in 45 minutes and get them right into the training sessions. Keep their enthusiasm high!

Training Sessions

Training sessions will run concurrently and will be repeated once. This means that out of six possible selections, registrants may attend four. It is important that the same speakers appear at each repeated session to provide continuity and consistency.

Trainers/Speakers

Trainers should be skilled at drawing people out, should be lively and enthusiastic, and above all, should be knowledgeable about small business management. Organizers should seek successful veteran entrepreneurs to serve as trainers/speakers, whenever possible.

Trainers/speakers should interact with the registrants, allowing participants plenty of opportunity to test their own self-knowledge and ask questions. Also, speakers should provide participants with handouts to support what they want them to learn. For example, in the business planning course participants should be given a sample business plan outline and appropriate SBA publications on developing a business plan. In the session on taxes, participants should receive IRS publications and an order form for additional helpful materials; and for the promotion session, participants should receive a list of promotional tools and methods to determine the type of media in which to advertise, etc. In all cases, appropriate SBA publications should either be distributed in each training session, or order forms (SBA 115A and SBA 115B) made available to participants.

Luncheon

The luncheon provides participants with the opportunity to get together to discuss the morning's events, and also helps maintain their interest. Organize the tables in such a way that people with similar businesses sit together to encourage networking. You can put signs on each table for retailers, wholesalers, manufacturers, and service providers, or even break those categories down into smaller increments, depending on the size and diversity of the registrants. Ask an SBA representative or someone from the host institution to sit with the participants and facilitate communication among them.

You may use the luncheon time, too, to showcase a particularly exciting speaker or someone who is key in the community and who could be sensitized to the issues surrounding small business ownership and veterans in small business. Select carefully. You want someone dynamic, forceful, and informational. Local successful entrepreneurs, particularly those who have failed miserably once and learned their lessons about the importance of financial management, recordskeeping, and business planning, often are effective role models and provide a perspective participants can relate to immediately. Other types of speakers you may want to include are local lenders, venture capitalists, state or federal representatives, or the head of the local board of trade, National Alliance for Business, or Chamber of Commerce. You may want them to speak on the theme of networking.

No matter who your speaker is, or what the theme, be sure you prepare your speaker for the audience (either veterans already in business or those who want to start one).

General Session -- Closing

Feature SBA and other community resources at the closing session. Center on the services provided by the Management Assistance division of SBA, and forcefully make the point that no matter how much money a firm has, unless the owner manages the business and the funds well, the business will fail. Money is a tool for sound management, not an answer to poor management problems. This sounds simplistic, but often small business owners, and those who work with them, center on loans or the gaining of loans. If managers are skilled, loans will be needed mainly for capital improvements and expansion. In addition, this will correct the thinking by the public that the SBA is a source of loan monies only. Instead, SBA will be viewed properly as a source of management assistance. The subject of loans will be minimized.

Networking Reception

Participants can take this opportunity to relax and review the activities of the day. In addition, they can continue their networking activities in an atmosphere conducive to information exchange. Ask a local veterans' organization or a local business to provide the Networking Reception. (If alcoholic drinks are served, you may want to have a cash bar.) Businesses often are eager to do this sort of thing for the free publicity, and many veterans' organizations see this as an extension of their community services work. Be sure you give the providers a written "thank you" in the program agenda, as well as thank them from the podium during the opening session.

VETERANS IN SMALL BUSINESS TRAINING

Networking Ideas

Luncheon -- Place "flags" at each table with designations such as Retailers, Wholesalers, Manufacturers, and Service Providers on them. Or, you may wish to expand the designations to such titles as: Health Care Professionals, Printers, Microcomputer Equipment Sales, Office Supplies, etc. Encourage participants who fit those descriptions to sit together. Ask an SBA representative or a representative of the host institution to sit at each table to facilitate communication.

Fish Bowl -- Ask all participants to bring their business cards or write down their names and addresses and place them in a large fish bowl. (Remember to provide paper and pencils for this activity.) After the conference, provide each registrant with a list of attendees so they can follow up on business leads.

Bulletin Board -- Place a bulletin board in a strategic location and ask registrants to put their business cards on it. (Again, provide paper and pencils for those who do not have cards.) This will allow registrants to scan the cards for people who might be in a business of particular interest to them, and to try to locate them either in sessions, or at one of the networking functions. The bulletin board can be divided into four sections (Retailers, Manufacturers, Wholesalers, Service Providers) and registrants can place their cards under the correct heading.

List of Registrants -- No matter what networking method is used at the training meeting, provide veterans with a list of all those who registered. This will faciliate follow-up for attendees, as well as give both the SBA and the host institution concrete leads for further assistance. Organize the list alphabetically by: attendee name, business name, and type of business.

Reception -- Following the day's activities, sponsor an informal reception to allow people to relax and exchange cards, ideas, etc.

Exhibitors' Fair -- This can be the highlight of the training session, and should be run concurrently with it. Set up an exhibit of services available to veteran small business owners in the areas of counseling, business leads from local, state, and federal agencies, local training available to augment or build new skills, etc. Ask local business owners to provide door prizes related to operating a small business (for example, stationery design, free printing, calculators, microcomputers, and other items) to give away during the day. This gives the donors free publicity, provides a "draw" for the press, and builds goodwill in the community for the donors, the veterans, and the hosts (SBA and the host institution).

Counseling services can be provided in the same setting, as long as some measure of privacy can be assured. SCORE/ACE can set up tables and provide counselors who can speak directly with the veteran entrepreneurs. They can set up appointments for more in-depth counseling at a later date, as well as provide information about pre- and post-business training workshops.

Local colleges, particularly the host institution, can provide information about their training programs and possibly register students for either degree or continuing education programs on the spot.

Federal agencies that should be represented include:

- Small Business Administration (VAO, MA, LO)
- Department of Commerce (trade regulations, import/export)
- General Services Administration (PASS representative)
- Department of Defense
- Department of Labor
- Internal Revenue Service
- Veterans Administration

Local and state agencies and offices assisting veteran entrepreneurs should include:

- Board of Trade
- Chamber of Commerce
- National Alliance of Business
- Small Business Development Corporations (SBDC)
- Small Business Institutes (SBI)
- State Development Offices
- Veterans Associations (e.g., American Legion, Veterans of Foreign Wars, Vietnam Veterans of America, Disabled American Veterans, Paralyzed Veterans of America, Blinded Veterans of America, Vietnam Veterans Leadership Program)

SBA and NAB, in particular, have developed training films that could be used either in conjunction with a particular training session, or run at intervals throughout the day as a part of the Exhibitors' Fair.

All exhibitors should have a table or tables set up where their representatives can sit down and discuss their services with veteran registrants. Signs should be posted designating which agency or organization is represented. In addition, if the area is large, give participants a map of the Exhibitors' Fair participants. Counselors, such as those from SCORE/ACE, should have a quiet, more private area in which to work with individual veteran registrants. It may be a part of the Exhibitors Fair, but should be set apart from the hubbub.

VETERANS IN SMALL BUSINESS TRAINING

Speakers/Trainers Checklist

- Assess the participants' level of knowledge and adjust where possible.
- Double-check arrangements.
- Use a variety of instructional methods and materials: lecture, discussion, demonstration, slides, transparencies, readable and clearly organized handouts.
- Provide ample time for summarizing points and for questions during presentation.
- Have participants actively participate by doing something.
- Address participants by name as often as possible.
- Do not read to participants.
- Proceed from known to unknown; simple to complex; concrete to abstract; whole, to parts, and back to whole.
- Start and end on time.

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

BUSINESS PLANNING

Goals

The goals of this training session are to teach participants to:

- Understand the importance of planning to the successful management of their small businesses.
- Realize the importance of writing down their goals and plans.
- Know the elements of a sound business plan.
- Respond to customer needs.

Objectives

At the end of the training session, participants will be able to:

- Understand the differences between small businesses and big businesses.
- Identify personal entrepreneurial qualities.
- Identify 3 to 5 steps they can take to start the planning process.
- Write down their business goals.
- Use the business plan outline provided to them to develop their own plans.

Handouts

--Some Major Differences Between Small Businesses And Big Ones
--SBA's Checklist For Going Into Business
--Business Plan Outline
--Information Resources
--Guide To Writing A Business Plan

Equipment Needed

Blackboard, chalk, eraser, pad and easel, and marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go-around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.
- Point out some major differences between small businesses and big ones, and distribute the appropriate handout.

- Hand out SBA's Checklist for Going Into Business and ask participants to complete it quickly. Discuss the results.
- Discuss the importance of planning in the management process, and stress the importance of writing down a plan in order to see patterns of growth or decline, to identify trouble spots, etc.
- List on the blackboard the major parts of a business plan, and hand out and discuss the business plan outline.
- Hand out Information Resources and discuss them with the class.
- Hand out and discuss Guide To Writing A Business Plan.
- Refer attendees to the Exhibitors' Fair for further information on local training programs and/or counseling.
- Answer any questions they may have.

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

MARKETING AND PROMOTING YOUR BUSINESS

Goals

The goals of this training session are to teach participants to:

- Adopt practical marketing guidelines in order to accomplish the business purpose of getting more money back than they put into the business.
- Develop goals for a promotional plan for their businesses.
- Recognize the importance of describing their customers and tailoring goals, media, and messages to that description.
- Understand that a sales strategy and a promotional strategy are inseparable.
- Compare the use of media appropriate to their goals, customer profile, and budget.
- List ways to measure the effectiveness of their promotional efforts.

Objectives

At the end of the training session, participants will be able to:

- Define marketing as a total concept and understand the importance of marketing research.
- Know where to get information in order to profile their customers.
- List criteria for evaluating and selecting specific media.
- List and describe a variety of promotion techniques and evaluate their possible effectiveness for their businesses.
- Know how and where to get free assistance in designing their advertising programs.

Handouts

--Kotler's Six O's And The Six P's Of Marketing and Sales
--Outline Of A Marketing Plan
--Market Information Resources
--Calculation To Determine Market Share
--Three Rules Of Advertising
--Characteristics Of Effective Advertising
--Essentials Of Sound Newspaper Advertising
--Promotion Ideas
--Time And Task Line
--Media Selection Criteria

Handouts (Continued)

--Advertising Media
--Possible Sources of Free Assistance in Preparing Advertisements
--SBA Publications

Equipment Needed

Blackboard, chalk, eraser, pad and easel, marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go-around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.
- Talk about people. Point out that small business owners must understand the customer before trying to market their product or service. Hand out and discuss the six O's and six P's of marketing.
- Point out to participants that the six O's are the way to understand customers; the six P's are the way to reach customers.
- Hand out and discuss Outline of a Marketing Plan. Use the blackboard or easel to highlight the importance parts of the plan.
- List the sources of information for market research and hand out Market Information Resources.
- Hand out and discuss Calculation to Determine Market Share.
- Ask participants to state one goal for this year's advertising program. Encourage them to write down additional goals when they get home or back to their businesses.
- Hand out and discuss Three Rules of Advertising, Characteristics of Effective Advertising, and Essentials of Sound Newspaper Advertising.
- Hand out and discuss Promotion Ideas. Invite participants to share their experiences using any of these. List new ones on the board.
- Hand out and discuss Possible Sources of Free Assistance in Preparing Advertisements.
- Discuss the importance of keeping records in order to evaluate the effectiveness of an advertising program (actual sales records, inquiries records, bookings, coupons returned, tearsheets, photographs, etc.)

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

FINANCIAL MANAGEMENT

Goals

The goals of this training session are to teach participants to:

- Identify the key elements of sound financial management.
- Acquaint themselves with the primary tools of financial mangement.
- Identify positive cash flow as the primary objective of business.

Objectives

At the end of the training session, participants will be able to:

- Understand the basic functions of financial management.
- Begin to use the tools to use to reach their financial business goals.
- Know the importance of forecasting tools like the P&L statement and the cash flow statement.
- Use the break-even analysis to predict profitability.
- Identify the key elements of a loan application package.
- Develop guidelines for business growth and procedures for business retrenchment or close-down.

Handouts

-- Profit and Loss Statement (blank example)
-- Profit and Loss Statement (completed)
-- Balance Sheet (blank example)
-- Balance Sheet (completed example)
-- Important Ratios for Entrepreneurs
-- Ratio Sources
-- Industry Cost Resources
-- ABC Company Cash Flow Statement
-- Break-Even Chart
-- Drain/Gain Principle
-- Loan Package Requirements Outline
-- Financing Sources For Your Business
-- Appropriate SBA Publications

Equipment Needed

Blackboard, chalk, eraser, pad and easel, marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go-around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.

- Introduce some basic functions of financial management (write them on the blackboard):

  -Budgeting is used to project sales, expenses, and cash flow.
  -Business assets are used to bring in highest return on investment.
  -Need for new assets is evaluated.
  -Funds to obtain new assets are planned and obtained.
  -Assets are managed to contribute to profits and cash flow.
  -Borrowed funds are repaid from profits they generated.

- Discuss the importance of establishing financial goals as part of the planning process. Use this discussion to give a brief overview of the tools participants can use to help them reach their goals.

- Explain the use of forecasting tools (list them and their uses on the blackboard):

  -Profit and Loss Statement (past performance)
  -Balance Sheet (condition at point in past)
  -Ratio Analysis (past peformance comparisons)
  -Profit and Loss Projection (future performance)
  -Cash Flow Projection (future cash needs).

- Hand out the appropriate forms. Time will not permit you to train participants in the actual use of each form, but acquaint them with their formats and uses. Encourage participants to seek training on how to use the forms to their best advantage.

- Discuss the use of industry ratios, cost ratios, etc., and supply participants with the appropriate handouts. Again, encourage them to seek out further training on their uses.

- Draw a break-even chart on the easel pad, and hand out a copy of it to the participants. Discuss the uses of a break-even chart and the way to develop one for their own businesses.

- Introduce the Drain/Gain Principle and pass out a copy of it to the class.

- Discuss loan packaging and financing sources as financial management decisions. Hand out Loan Package Requirements Outline and Financing Sources for Small Business.

- Answer any remaining questions.

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

RECORD$KEEPING

Goals

The goals of this training session are to train participants to:

- Understand the importance of maintaining complete records.
- Develop a support system for decision making, based on the records of the business.
- Work easily with their accountants to provide clear audit trails.

Objectives

At the end of this training session, participants will be able to:

- Define the purpose of maintaining records.
- Familiarize themselves with the types of financial records that a successful business must maintain.
- Familiarize themselves with personnel records, inventory records, supplier and customer records maintenance.

Handouts

-- Six Requirements of a Good Record$keeping System
-- List of Basic Financial Records
-- Personnel Records Checklist
-- Supplier Records Checklist
-- Customer Records Checklist
-- Inventory Records Checklist
-- Accountant/Client Relations

Equipment Needed

Blackboard, chalk, eraser, pad and easel, marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.
- Begin with the KISS System: Keep It Simple, Stupid!
- Discuss the six basic components of a good recordskeeping system and hand out the list of them.

- Emphasize the basic principles of any sound recordskeeping system by putting them on the blackboard: 1) Deposit all monies into the business checking account; 2) Write checks for all monies to be taken out of the business (even petty cash); and 3) Reconcile the bank statement each month.

- Hand out and discuss the List of Basic Financial Records.

- Hand out and discuss the Personnel Records Checklist. Emphasize that all businesses that have employees should have written personnel policies.

- Hand out and discuss the supplier, customer, and inventory records checklists.

- Stress the importance of updating information: why, when, and how often.

- Discuss the importance of selecting the best accountant for your business and hand out Accountant/Client Relations.

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

LAW, TAXES, AND INSURANCE

Goals

The goals of this training session are to teach participants to:

- Have a basic knowledge of how to operate a business legally both prior to and after start-up.
- Learn how to safeguard their businesses through wise choices of legal, accounting, and insurance expertise.
- Understand how federal, state, and local laws and regulations directly affect small businesses.

Objectives

At the end of this training session, participants will be able to:

- Determine when and how to use an attorney and an accountant.
- Determine, in general, what to look for in a lease, contract, and purchase order.
- Outline sound personnel policies.
- Understand how local, state, and federal laws affect their businesses.
- Identify and use tax incentives to their best advantage.
- Determine what taxes must be paid locally, to the state, and to the federal government.
- Define their own insurance needs.

Handouts

-- What Your Lawyer Should Know
-- How To Choose An Attorney
-- Accountant/Client Relations
-- Lease Characteristics and Types of Leases
-- Too Good To Be True: The Ideal Lease
-- Sample Contract
-- Sample Purchase Order
-- Personnel Policies and Procedures Checklist
-- Five Ways To Reduce Your Taxes
-- List of Federal Agencies Or Departments That Administer Laws That Affect Small Business Operation
-- What Your Insurance Agent Should Provide
-- Rules To Avoid Over Or Under Insuring Your Business
-- Beware--Insurance Policy Fine Print
-- Major Types of Insurance Coverage
-- Rental/Lease/Insurance Checklist

Equipment Needs

Blackboard, chalk, eraser, pad and easel, marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.

- Hand out and discuss the materials on attorneys and accountants. Be sure participants know that it is okay to fire outside professionals with whom they are dissatisfied.

- Discuss specific leasing provisions unique to your state, then hand out and discuss Too Good To Be True: The Ideal Lease.

- Stress the need for written personnel policies (to protect the owner from lawsuits, e.g.), and hand out Personnel Policies and Procedures Checklist.

- Write down as many laws and regulations as the class can suggest about how laws and regulations affect their businesses, e.g., wage and hour rules, taxes, patents, copyrights, trademarks, consumer protection, health conditions, hazardous waste, handicapped access, labor unions, safety regulations, and equal employment opportunity.

- Hand out List of Federal Agencies Or Departments That Administer Laws That Affect Small Business Operation, and develop and hand out lists of local and state agencies or departments that affect small business operations.

- Explain and discuss briefly the following items as they apply to tax requirements and procedures:

  -Required tax reports.
  -Filing taxes on time.
  -What taxes to pay; what taxes to collect.

- Hand out the Federal Tax Calendar, and develop and hand out a similar calendar for local and state taxes.

- Explain and discuss tax savings/reductions and hand out Five Ways To Reduce Your Taxes.

- Explain types of basic insurance coverage for small businesses, then hand out What Your Insurance Agent Should Provide, Rules To Avoid Over Or Under Insuring Your Business, Major Types of Insurance Coverage, and Beware--Insurance Policy Fine Print.

- Close by providing participants with a copy of the Rental/Lease/Insurance Checklist, and answering any questions they might have.

VETERANS IN SMALL BUSINESS TRAINING

Training Outline

HOME-BASED BUSINESSES

Goals

The goals of this training session are to teach participants to:

- Assess the degree of entrepreneurial success they can expect from a home-based business based on their skills, attitudes, and lifestyles.
- Understand the zoning, licensing, and permit requirements for their home-based businesses.
- Acquaint themselves with a first-year financial plan that should include estimated start-up costs, a projection of operating incomes and expenses, and a cash flow forecast.

Objectives

At the end of this training session participants will be able to:

- Assess their own entrepreneurial readiness.
- Explain the advantages, disadvantages, and differences in owning and managing a business from home.
- Understand the importance of planning in managing a home-based business.
- Begin research to decide where and how to find buyers for their product or service.
- Understand zoning regulations in general and how to find out what applies to their business specifically.
- Understand the need for financial planning.

Handouts

-- Do You Have What It Takes To Be An Entrepreneur?
-- Entrepreneurial Personality Characteristics
-- SBA's Checklist For Going Into Business
-- Advantages And Disadvantages Of A Home-Based Business
-- The Pleasures and Pitfalls Of Doing Business From Home
-- Ingredients For A Successful Start-Up Business
-- Marketing Your Service
-- Marketing Information Resources
-- Zoning Regulations: What You Should Know

Equipment Needs

Blackboard, chalk, eraser, pad and easel, marking pens.

Agenda

- Introduce yourself and welcome the registrants to the class. Conduct a go around and ask trainees to identify themselves and state what type of business they are in now or are planning for the future.

- Discuss the characteristics of successful entrepreneurs as described in the handouts. Hand out the first three. You may want to ask participants to complete one of the handouts and take the others home, or you may ask them to complete all of them at home.

- Discuss the growing trend of "at-home" business and work, and discuss why this is becoming a more popular way to work. Hand out Advantages and Disadvantages of Home-Based Business and The Pleasures and Pitfalls of Doing Business At Home.

- Hand out and discuss the business plan outline. Emphasize the planning process.

- Discuss techniques for doing market research, and include resources offered by the Bureau of the Census, yellow pages, competitors, suppliers, regional or national trade associations, Chamber of Commerce, Commerce Department, trade journals, etc. Hand out Market Information Resources.

- Outline and discuss zoning regulations and how to research them locally. Hand out Zoning Regulations: What You Should Know.

- Discuss financial planning, including risking family assets. This is extremely important in making a home-based business a success.

- Answer any final questions participants may have.

VETERANS IN SMALL BUSINESS TRAINING

BUDGET CHECKLIST

Staff

- (This may not be a monetary item, but will be a time item for both the Agency and the co-sponsor, and therefore should be noted in your budget.)

Supplies

- Operational supplies: Stationery, typewriter, typing ribbons, stamps, message pads, note pads, pencils, pens, paper clips, etc.
- On-site supplies: registration forms, pencils/pens, badges, paper clips, chalk, erasers, marking pens, etc.

Telephone

- Depending on the meeting site, the location of the SBA District Office, and the Co-Sponsor's office, there may be long distance charges that will need to be paid out of project training funds.

Printing

- Registration forms, stationery, information packets to be given away at the training site, press releases, signs for the meetings, announcement brochures with tear-off registration form, etc.
- Handouts for each training session.
- Registration book for the networking activity selected.
- Names and addresses of all those who registered and attended both the training sessions and the Exhibitors' Fair.

Travel

- This probably only will be the standard car mileage allowance. However, some co-sponsors will want to rent a special van or bus to bring veterans to the training site.

Audiovisual Rentals

- Where possible, the District Office and the Co-sponsor should try to have items such as overhead projectors, blackboards and easels, movie projectors, and microphone equipment donated. However, some items might have to be rented.

VETERANS IN SMALL BUSINESS TRAINING

SAMPLE REGISTRATION FORM

Date Received

Name of Co-Sponsors
Date of Training Meeting(s)
Place and Time of Training

PLEASE PRINT

Name _____

Address _____
Street and Number City State Zip

Daytime Phone: _____ Evening Phone: _____

Please Check One

___I want to attend only the Exhibitors' Fair.

___I want to attend training sessions in addition to the Exhibitors' Fair. I have ranked the training sessions in the order in which I want to take them. (Please rank them 1 through 6.) You will be able to register for 4 of the 6.

__Business Planning
__Financial Management
__Law, Taxes, Insurance
__Marketing and Promoting Your Business
__Record$keeping
__Home-Based Businesses

Business Information

In addition, we would like to know if you are in business now, have just started your own small business, or are in the planning stages. Please check the appropriate box below, and tell us what type of business you are in now or want to start:

___I have a small business. It is _____.
I have had this business since _____.

___I started my business within the last year. It is _____.

___I want to start my own business. It will be _____.

Networking Luncheon

There will be a networking luncheon at the training meeting. If you wish to attend, the cost is $_____ per ticket. Tickets must be reserved now, but you may pay for the ticket when you pick up your registration packet. Please check below if you will attend the luncheon:

___I will attend the networking luncheon and I need ___ ticket(s).

___I have enclosed full payment.

___I will pay when I pick up my registration packet.

If you have questions, please contact: _____ at _____.

RETURN TO INSTRUCTOR FOR MAILING TO EVALUATOR

OMB Clearance Number 3245-0075

NATIONAL TRAINING
PARTICIPANT EVALUATION QUESTIONNAIRE

(Please note: The information you provide is confidential. It will be used to develop a national evaluation of small business training).

1) a) When was the course offered? (starting date): _____
b) What day of the week? _____
c) What time of the day? _____
d) Total number of hours _____

2) How did you learn of the course?
a) __ From a friend
b) __ Direct mail pamphlet
c) __ Local newspaper
d) __ University publication
e) __ Local banker
f) __ Local SBA office
g) __ Radio or TV advertisement
h) __ Heard about at a luncheon or dinner
i) __ Other (specify): _____

3) Why did you attend this course? _____

4) What previous forms of training/classroom instruction have you had in regard to starting/operating your own business?
a) __ Business degree (college)
b) __ Associate degree
c) __ High school
d) __ Workshops & seminars
e) __ Evening college courses
f) __ SBA cosponsored courses other than this particular course
g) __ None
h) __ Other (specify): _____

5) Did you feel the information was presented effectively?
a) __ Yes b) __ No c) __ No opinion

6) Did you feel that the material presented in the course was practical?
a) __ Yes b) __No c) __ No opinion

7) (Please use the following scale to indicate your response to the statements below:
SA = strongly agree; A = agree; UN = undecided/not applicable; D = disagree;
SD = strongly disagree).

In general, the course I attended was sufficient for my purpose.
a) __ SA b) __ A c) __ UN d) __ D e) __ SD
I was given good working knowledge of the subject presented in the course.
a) __ SA b) __ A c) __ UN d) __ D e) __ SD
As a result of the course, I was able to acquire the practical skills and knowledge needed to solve my business problems.
a) __ SA b) __ A c) __ UN d) __ D e) __SD
The course helped me.
a) __ SA b) __ A c) __ UN d) __ D e) __ SD

8) As a result of attending the course, have you made any changes? If so, what were they? (Please write any comments).

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9) As a result of your attending the course, there has been an INCREASE in your firm's (check all that apply):

a) __ Gross sales
b) __ Employment
c) __ Net profit
d) __ Personnel efficiency
e) __ Other (specify): _____

10) As a result of your attending the course, there has been a DECREASE in your firm's (check all that apply):

a) __ Material costs
b) __ Material waste
c) __ Theft
d) __ Personnel costs
e) __ Marketing costs
f) __ Promotional costs
g) __ Other (specify): _____

11) The estimated dollar savings to your firm as a result of your attending the course is $ _____.

12) Was the money, time and effort you expended on the course worthwhile?

a) __ Yes
b) __ No

Please explain: _____

13) Check the type of business you are engaged in, or plan to be engaged in:

a) __ Retail
b) __ Construction
c) __ Wholesale
d) __ Service (commercial/industrial)
e) __ Service (other)
f) __ Manufacturing

14) Do you presently own, manage or operate a small business?

a) __ Yes
b) __ No

15) How many years has your business been in existence?

a) __ Less than one year
b) __ 1-3 years
c) __ 4-7 years
d) __ 8-11 years
e) __ 12-15 years
f) __ 16 years or more

16) Have you ever owned/managed another business?

a) __ Yes
b) __ No

17) Do you feel that you would benefit from additional training?

a) __ Yes
b) __ No

If so, what type(s) of training?

a) __ Accounting
b) __ Tax Preparation
c) __ Marketing
d) __ Market analysis
e) __ Advertising
f) __ Cash flow
g) __ Inventory control
h) __ Personnel
i) __ Cost/benefit analysis
j) __ Other (specify): _____

18) Sex:

a) __ Male
b) __ Female

19) Veteran:

a) __ Yes
b) __ No

20) Racial/Ethnic status:

a) __ Black
b) __ Hispanic
c) __ American Indian
d) __ Asian/Pacific Islander
e) __ White
f) __ Other (specify): _____

21) Other comments: _____

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